

benefit to be used on these services and supports, totally paid for by the individual themselves. Not a nickel, not a penny of Federal money is in that program. It is totally based on the contribution that people make to that program.

So when I hear people talk about this as if it was some great robbery from the Federal Treasury, it doesn't involve the Federal Treasury at all. As the bill takes effect, the health insurance exchanges are set up and health insurance will become a buyer's market for people in my State as well. More than 350,000 Connecticut residents who today do not have insurance will finally have affordable options to choose from. Nearly a quarter of a million people in my State would be eligible for premium credits to help take care of the cost of insurance. That doesn't go into effect until 2014, but in 2010, next year, insurance companies will be prohibited from imposing lifetime caps on the amount of care you can receive.

Insurance companies will be prohibited next year from taking away your coverage, and they will be prohibited from discriminating based on gender or income in the year 2014. The insurance industry will be forced to spend more of your premium dollars on your health care, not on bureaucrats hired to come up with reasons to deny you the care you need. This is called the so-called medical loss ratios which require that resources be spent on patient care and needs of the policyholder rather than on profits or administrative costs.

The industry will also be required to offer an appeal if your claim is denied, and each State will set up its own independent appeals process to keep the industry honest. Next year the industry will be forced to provide more details about their policies so that you can shop for health insurance the same way you shop for anything else, armed with enough information to be a smart consumer.

All of these insurance items will take effect at least by 2014, many of them next year, as I have just mentioned.

It is not just consumers who will benefit. Connecticut's 15,000 physicians will also benefit. Today these physicians spend, on average, 140 hours and \$68,000 every year just dealing with bureaucrats at the health insurance companies. Let me repeat that: 140 hours and roughly \$68,000 every year just dealing with bureaucrats at the insurance companies. That is 2.1 million hours and \$1 billion in costs overall, time and money wasted in my State alone. That is going to end.

This bill cuts down on bureaucratic redtape and needless paperwork. Doctors will be able to spend their time caring for patients, not fighting with the insurance industry. Meanwhile, more than 5,000 Connecticut primary care physicians will qualify for the new 5- to 10-percent payment bonus. That happens next year in 2010. New programs will incentivize many more

young doctors to stay in primary care, which we all know is critically important.

Today, 9 percent of Connecticut residents can't access a primary care physician because there aren't enough doctors to go around. This bill makes an investment in our medical workforce and a \$10 billion investment in community health centers and the National Health Service Corps, which begins taking effect immediately in 2010. It will be phased in over 5 years. That is going to expand dramatically the availability of patient care with our community health care system.

As more uninsured people gain coverage, Connecticut will no longer have to subsidize the \$383 million it spends in uncompensated care our providers deliver each year—important at a time when my State is already, like every State—almost every State—in serious budget trouble.

I have just recited a long list of statistics showing how my State will benefit from this bill—in many instances, benefit immediately. Some will take a little longer, but many of these provisions go into effect in the next year. More important than any statistic will be what you will see when you tour my State, or any other State for that matter, after this bill takes effect—or more accurately, what you will not see. You will not see 100 people losing their insurance, their health insurance every single day, finding themselves cast into uncertainty and fear—100 people every day—that will no longer be the case. You will not see families paying an extra \$1,100 a year in health insurance premiums, the so-called hidden tax paid by everyone with insurance as a result of the nearly 50 million uninsured Americans. You will not see seniors facing the loss of their Medicare benefits because overpayments to private insurance companies have rendered the program insolvent. You will not see parents laying awake at night praying that their child's cough goes away because they can't afford to take him or her to see a doctor. You will not see people losing their homes, their life's savings, losing their economic security, all because they got sick or a child or a spouse did. You will not see people dying, as 45,000 do every year in our country, because they couldn't afford access to the health care system.

So as a senior member of the Health, Education, Labor and Pensions Committee, and a close and dear friend of our departed colleague, Senator Ted Kennedy, who led this fight for so long, it will be my honor—a deep honor indeed, one of the highest honors I would have had in the 30 years I have served here—to cast a vote in favor of this landmark legislation.

As one of two Senators whose job it is to look out for the people of my home State of Connecticut, supporting this bill is nothing short of my duty, and I intend to fulfill it with great pride at 8 a.m. on Christmas Eve. What better gift could I give to my folks at

home than to cast my vote as 1 of 100 in this body for health care reform in our Nation, so long overdue, so long waited for. And on this Christmas Eve it will become an accomplished feat of the U.S. Senate.

With that, I yield the floor and note the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. DODD. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Mr. UDALL of Colorado). Without objection, it is so ordered.

Mr. DODD. Mr. President, there were a number of other people I wished to mention. I will not go through the list of all the staff involved in this effort in the Senate. I am sure I would miss some people. It is a lengthy list of those who played such an important role. I was fearful I wouldn't have a chance between now and the actual vote on Thursday morning, Christmas Eve, to express my deep gratitude as one Member who benefited tremendously from the participation of my staff, two of whom are seated with me this evening. I know that is probably a violation of Senate rules to recognize them, but I want my constituents at home and the American public to know how many dedicated people there are whose names they never know, faces they will never see.

I ask unanimous consent that a list of staff be printed in the RECORD.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

REID

Kate Leone, Carolyn Gluck, and Randy DeValck.

HARKIN/KENNEDY

Michael Myers, Mark Childress, Pam Smith, Jenelle Krishnamoorthy, Connie Garner, Portia Wu, David Bowen, John McDonough, Topher Spiro, Stacey Sachs, Tom Kraus, Terri Roney, Craig Martinez, Taryn Morrissey, Andrea Harris, Sara Selgrade, Lee Perselay, Caya Lewis, Stephanie Hammonds, Andrew Garrett, Joe Hutter, Lauren McFerran, Jeff Teitz, Kate Cyrul, Dan Goldberg, Caroline Fichtenberg, Bill McConagha, Lory Yudin, and Evan Griffis.

BAUCUS

Liz Fowler, Bill Dauster, Russ Sullivan, Cathy Koch, Yvette Fontenot, David Schwartz, Neleen Eisinger, Chris Dawe, Shawn Bishop, Kelly Whitener, Tony Clapsis, Diedra Henry-Spires, Tom Reeder, Bridget Mallon, Tiffany Smith, and Catherine Dratz.

DODD

Jim Fenton, Tamar Magarik Haro, Jeremy Sharp, Monica Feit, Joe Caldwell, Bryan DeAngelis, Andy Barr, Lia Lopez, Daniel Barlava, and Rachael Holt.

Senate Legislative Counsel, with special thanks to Bill Baird, who, along with Stacy Kern-Scheerer, was present throughout the entire HELP Committee and has gone above and beyond.

OBAMA ADMINISTRATION

NancyAnn DeParle, Jeanne Lambrew, Mike Hash, Lauren Aronson, Secretary